Case: 18-10358-BAH Doc #: Filed: 04/29/19 Desc: Main Document Page 1 of 7

Fill in this	information to identify the case:						
Debtor 1	Steven J Fraser						
Debtor 2							
United State	s Bankruptcy Court for the: District of New Hamps	hire					
Case numbe	r: 18-10358						
Official	Form 410S1						
Notic	ce of Mortgage Pa	avment Chan	qe	12/15			
If the debto	r's plan provides for payment of postp	petition contractual installmer e notice of any changes in the	nts on your claim secured by a security interest installment payment amount. File this form as a				
Name credite		GE SERVICES, LLC	Court claim no. (if known):	<u>3</u>			
	digits of any number e to identify the debtor's nt:	<u>5818</u>	Date of payment change: Must be at least 21 days after date of this notice	<u>06/01/2019</u>			
			New total payment: Principal, interest, and escrow, if any	<u>\$1,874.49</u>			
[] [X]	No Yes. Attach a copy of the escrow according to the basis for the change		orm consistent with the applicable nonbankruptcy	/ law.			
	Current escrow payment:	\$ <u>510.98</u> No	ew escrow payment: \$ <u>532.21</u>				
	Mortgage Payment Adjustment	payment change based	on an adjustment to the interest rate on	the debtor's			
	le-rate account?	payment emange and a					
[X]	No						
[]	Yes. Attach a copy of the rate change no a notice is not attached, explain when the companion of the rate change no according to the companion of the rate change no according to the companion of the rate change no according to the rate change no accordin	ent with applicable nonbankruptcy law. If					
	Current interest rate: Current Principal and interest p	New interes ayment: New princip	st rate: aal and interest payment:				
Part 3:	Other Payment Change						
3. Will the	ere be a change in the debtor's morto	gage payment for a reason i	not listed above?				
[X]	No						
[]	Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).						
	Reason for change:						
	Current mortgage payment:	N	ew mortgage payment:				

Case: 18-10358-BAH Doc #: Filed: 04/29/19 Desc: Main Document Page 2 of 7

Debtor 1 Steven J Fraser Case number (if known) <u>18-10358</u> Middle Name Last Name First Name

Part 4:	Sign	Below
	_	

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

[] I am the creditor.

[X] I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Christopher Giacinto

04/29/2019

Date

Signature

Print: Christopher Giacinto Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL, 32312

Contact phone (850) 422-2520 Email bkcrm@padgettlawgroup.com Case: 18-10358-BAH Doc #: Filed: 04/29/19 Desc: Main Document Page 3 of 7

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 29th day of April, 2019.

/S/ Christopher Giacinto

CHRISTOPHER GIACINTO
PADGETT LAW GROUP
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
bkcrm@padgettlawgroup.com
Authorized Agent for Creditor

SERVICE LIST (CASE NO. 18-10358)

Debtor Steven J. Fraser 51 Dearborn Avenue Hampton, NH 03842

Attorney Cheryl C. Deshaies PO Box 648 Exeter, NH 03833

Trustee Lawrence P. Sumski 1000 Elm Street 10th Floor Manchester, NH 03101

US Trustee Office of the U.S. Trustee James C. Cleveland Building 53 Pleasant Street Suite 2300 Concord, NH 03301

(800) 561-4567 FAX: (949) 517-5220

STEVEN J FRASER 51 DEARBORN AVE HAMPTON

NH 03842

YOUR LOAN NUMBER

DATE: 03/15/19

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLES ESCROW ACCOUNT HISTORY ***

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING APRIL, 2018 AND ENDING MARCH, 2019. IF YOUR LOAN WAS PAID-OFF, ASSUMED, OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF APRIL, 2018 IS ---

PRIN & INTEREST ESCROW PAYMENT 510.98 1,853.26 TOTAL

	PAYMENTS TO ESCROW PAYMENTS FROM ESCROW					ESCROW BALANCE		
MONTH	PRIOR PROJEC	TED ACTUAL PI	RIOR PROJECT	ED DESCRIPTIO	N ACTUAL	DESCRIPTION	PRIOR PROJEC	TED ACTUAL
				START	TING BALANCE	= = = >	1669.77	24678.88-
APR	510.98 *		149.04	HAZARD INS	87.61	FHA INSURA	1944.10	24915.53-
		0	87.61	FHA INSURA	149.04	HAZARD INS		
MAY	510.98 *	487.47	149.04 *	HAZARD INS	85.55	FHA INSURA	2218.43	24662.65-
		0	87.61	FHA INSURA	149.04	HAZARD INS		
JUN	510.98 *	974.94	149.04 *	HAZARD INS	85.55	FHA INSURA	2492.76	25568.30-
		0	87.61	FHA INSURA	1646.00	CITY TAX		
		0			149.04	HAZARD INS		
JUL	510.98 *	487.47	149.04 *	HAZARD INS	85.55	FHA INSURA	1150.09	25315.42-
		0	87.61	FHA INSURA	149.04	HAZARD INS		
		0	1617.00	CITY TAX				
AUG	510.98 *		149.04 *	HAZARD INS	85.55	FHA INSURA	1424.42	25550.01-
		0	87.61	FHA INSURA	149.04	HAZARD INS		
SEP	510.98 *		149.04 *	HAZARD INS	85.55	FHA INSURA	1698.75	25784.60-
		0	87.61	FHA INSURA	149.04	HAZARD INS		
OCT	510.98 *		149.04 *	HAZARD INS	85.55	FHA INSURA	1973.08	26017.73-
		0	87.61	FHA INSURA	147.58	HAZARD INS		
NOV	510.98 *		149.04 *	HAZARD INS	85.55	FHA INSURA	2247.41	28027.86-
		0	87.61	FHA INSURA	1777.00	CITY TAX		
		0			147.58	HAZARD INS		
DEC	510.98 *		149.04 *	HAZARD INS	85.55	FHA INSURA	846.74 TLP	28260.99- ALP
		0	87.61	FHA INSURA	147.58	HAZARD INS		
		0	1675.00	CITY TAX				
JAN	510.98 *	3941.96	149.04 *	HAZARD INS	85.55	FHA INSURA	1121.07	24552.16-
		0	87.61	FHA INSURA	147.58	HAZARD INS		
FEB	510.98 *	423.86	149.04 *	HAZARD INS	85.55	FHA INSURA	1395.40	24361.43-
		0	87.61	FHA INSURA	147.58	HAZARD INS		
MAR	510.98	E	149.04 *	HAZARD INS	85.55	FHA INSURA	1669.73	24446.98-
		0	87.61	FHA INSURA				
TOT	6131.76	6315.70	6131.80		6083.80			

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHES ITS LOWEST POINT, THAT BALANCE IS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT ESCROW BALANCE (TLP) WAS \$846.74. YOUR ACTUAL LOW POINT ESCROW BALANCE (ALP) WAS \$28,260.99-.

BY COMPARING THE PROJECTED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY.

THE LETTER "E" BESIDE AN AMOUNT INDICATES THAT THE PROJECTED ACTIVITY HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Your projected escrow balance consists of the following detail (an * next to an amount indicates this is a total that represents more than one payment to or disbursement from escrow):

Escrow payments up to escrow analysis effective date:

\$25,014.45 * 06/13 \$487.47 07/13 \$487.47 08/13

* * * ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS * * *

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED.
THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR
ANY SHORTAGE OR DEFICIENCY THAT YOU MUST PAY. IT ALSO SHOWS YOU THE PROJECTED ESCROW
ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING JUNE, 2019 AND ENDING MAY, 2020.

------ PROJECTED PAYMENTS FROM ESCROW - JUNE, 2019 THROUGH MAY, 2020 ----------

HAZARD INSURANC 1.770.96 FHA INSURANCE CITY TAX 1,026.60 3.423.00

6,220.56 PERIODIC PAYMENT TO ESCROW 518.38 (1/12 OF "TOTAL FROM ESCROW") Case: 18-10358-BAH Doc #: Filed: 04/29/19 Desc: Main Document Page 6 of 7

* * * * CONTINUATION * * * *

-- ESCROW BALANCE COMPARISON --MONTH **TO ESCROW** FROM ESCROW DESCRIPTION PROJECTED REQUIRED ACTUAL STARTING BALANCE = = = > 2,125.85 2,291.91 HAZARD INSURANC JUN, 19 518 38 147.58 2,411.10 2,577.16 FHA INSURANCE 85.55 HAZARD INSURANC FHA INSURANCE JUL,19 518.38 147.58 1,050.35 1,216.41 85.55 CITY TAX HAZARD INSURANC 1,646.00 147.58 85.55 AUG.19 518.38 1.335.60 1.501.66 FHA INSURANCE HAZARD INSURANC FHA INSURANCE 147.58 85.55 **SEP.19** 518.38 1.620.85 1.786.91 147.58 85.55 HAZARD INSURANC FHA INSURANCE OCT, 19 518.38 1,906.10 2,072.16 HAZARD INSURANC FHA INSURANCE NOV,19 518.38 147.58 2,191.35 2,357.41 85.55 147.58 HAZARD INSURANC 699.60 ALP DEC, 19 518.38 865.66 RLP 85.55 1,777.00 FHA INSURANCE CITY TAX 147.58 85.55 HAZARD INSURANC FHA INSURANCE JAN,20 518.38 984.85 1,150.91 518.38 147.58 HAZARD INSURANC 1,270.10 FEB,20 1,436.16 85.55 FHA INSURANCE MAR.20 518.38 147.58 HAZARD INSURANC 1.555.35 1.721.41 85.55 147.58 FHA INSURANCE HAZARD INSURANC APR,20 518.38 1,840.60 2,006.66 85.55 FHA INSURANCE

------- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE ---------------------

HAZARD INSURANC

FHA INSURANCE

IF THE PROJECTED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED LOW POINT BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE....

518.38

MAY.20

YOUR ESCROW SHORTAGE IS....

2.291.91

2.125.85

166.06- *

* THIS SHORTAGE THAT WILL BECOME PART OF YOUR MONTHLY PAYMENT WILL BE COLLECTED FOR A PERIOD OF 12 MONTHS FROM June 1, 2019.

147.58

IF YOU CHOOSE TO PAY THE ESCROW SHORTAGE IN FULL IN A LUMP SUM PRIOR TO THE EFFECTIVE PAYMENT DATE, YOUR MONTHLY PAYMENT WILL BE REDUCED BY THE MONTHLY SHORTAGE PAYMENT AMOUNT.

AT THE TIME OF YOUR BANKRUPTCY FILING, YOUR ESCROW SHORTAGE INCLUDED IN THE POC (PROOF OF CLAIM) IS \$359.26.

PRIN & INTEREST ESCROW PAYMENT 1.342.28 * 518.38 SHORTAGE PYMT 13.83

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 06/01/19 ==> 1.874.49

YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL PROJECTED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS \$1,021.96. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. YOUR MORTGAGE CONTRACT AND STATE LAW ARE SILENT ON THIS ISSUE. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT. YOUR ESCROW CUSHION FOR THIS CYCLE IS \$865.66. NOTE:

YOUR PROJECTED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

Escrow payments up to escrow analysis effective date:

\$25,979.69* 09/14 \$423.86 10/14 \$423.86 08/14

Escrow disbursements up to escrow analysis effective date: 03/19 \$147.58 HAZARD INSURANCE 04/19 \$147.58 HAZARD INSURANCE 05/19 \$147.58 HAZARD INSURANCE 04/90 \$85.55FHA INSURANCE 05/90 \$85.55FHA INSURANCE

IMPORTANT BANKRUPTCY NOTICE

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations

MINI MIRANDA

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

HUD COUNSELOR INFORMATION

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm. You can also contact the CFPB at (855) 411-2372, or by going to www.consumerfinance.gov/find-a-housing-counselor.

IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL & INTEREST PORTION OF YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH YOUR LOAN DOCUMENTS.

Case: 18-10358-BAH Doc #: Filed: 04/29/19 Desc: Main Document Page 7 of 7

CARRINGTON MORTGAGE SERVICES
P.O. BOX 5001
MORTGAGE SERVICES Westfield, IN 46074

(800) 561-4567 FAX: (949) 517-5220

YOUR LOAN NUMBER :

DATE: 03/15/19

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers CMS' compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.